

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

11-80234

In Re:

Jeffery Lee Wickman
1085 Calvary Church Road
Sanford, NC 27330

Amber Brooke Wickman
1085 Calvary Church Road
Sanford, NC 27330

SS# xxx-xx-3744SS# xxx-xx-9064

Debtor(s)

Case No. _____

Chapter 13

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on February 9, 2011 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

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The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,400.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

☒ The attorney for the Debtor will be paid the base fee of \$0.00. The Attorney has received **\$0.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. ☒ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Harnett County Tax Office	\$0.00
Internal Revenue Service	\$0.00
NC Department of Revenue	\$0.00

IV. Secured Claims

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1. Real Property Secured Claims

a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
RBC Bank	Doublewide Mobile Home + 0.76 acres Location: 1085 Calvary Church Road, Sanford NC 27330 value = tax residence	R	Y	\$462.11	\$0.00	T

2. Personal Property Secured Claims

a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
BB&T	2007 Mercury Mountaineer; 50,000 miles; value = nada clean retail	\$19,096.00	Y	\$0.00	\$190.96	\$362.56	5.25%
Marine Federal Credit Union	2008 Dodge Ram Truck; 52,000 miles; nada clean retail value	\$25,422.88	Y	\$0.00	\$228.75	\$482.68	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

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The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☐ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

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Payment listed estimates the percentage pay-out to unsecured creditors based on a computation of disposable income under B22c or liquidation of non-exempt value of property of the debtor(s). The proposed payment to unsecured is limited to pay only enough on allowed unsecured claims to meet these tests.

Regarding any vehicle debt, if it is found to be a 910 claim, it is to be paid as a fully secured claim.

In accordance with the court ruling in *In re Tracy Leigh Ediger*, Case No. 0820207, the debtor proposes to classify the debt obligations incurred on behalf of student loans and also known as a nondischargeable debt pursuant to 11 USC 523(a)(8), as a special class debt to be paid available funds, after payment of administrative, secured, priority, arrearage, and pay-through-plan claims. Creditors holding claims that are student loans and also known as a nondischargeable under 11 USC 523 (a)(8) shall apply all payments received from Debtor or Trustee during duration of the plan to principal only due and owing in compliance with 11 USC 1322(b)(10). Under no circumstances shall interest, expenses, fees or any administrative claims be paid with funds from the Debtor or Trustee during duration of the plan.

Date: February 9, 2011/s/ A.B. Harrington, IIIA.B. Harrington, III 1913

Attorney for the Debtor

Address: **Post Office Box 1072
311 North Horner Boulevard
Sanford, NC 27331-1072**Telephone: **(919) 775-3447**State Bar No. **1913**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

11-80234

In Re:

**Jeffery Lee Wickman
Amber Brooke Wickman**

SS# xxx-xx-3744SS# xxx-xx-9064

Debtor(s)

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613**

**Allied Interstate
Attn: Managing Agent
PO Box 26190
Minneapolis, MN 55426**

**BB&T
Attn: Managing Agent
Bankruptcy Section/100-50-0151
Wilson, NC 27894-1847**

**Capital One
Attn: C/O TSYS Debt Management
PO Box 5155
Norcross, GA 30091**

**Cato Credit
Attn: Managing Agent
P.O. Box 37902
Charlotte, NC 28237-7902**

**Central Financial Control
Attn: Managing Agent
Box 830913
Birmingham, AL 35283-0913**

**Childrens Place
PO Box 2695
Waterloo, IA 50704-2695**

**Citgo/Cbsd
Attn: Managing Agent
PO Box 689095
Des Moines, IA 50368-9095**

**CitiFinancial
3232 HWY 87 S.
Sanford, NC 27330**

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Credit Bureau
Attn: Managing Agent
Post Office Box 26140
Greensboro, NC 27402

Davids Bridal
Retail Services
Po Box 15521
Wilmington, DE 19850

Duke University Hospital
Attn: Managing Agent
5213 South Alston Ave
Durham, NC 27713

First Bank
Attn: Managing Agent
Po Box 508
Troy, NC 27371

Guitar Center

Harnett County Tax Office
Attn: Wanda Spivey, Collections
305 W. Cornelius Harnett Blvd., Suite 10
Lillington, NC 27546

Reginald S. Hinton
Process Agent for NC Depart. of Revenue
Post Office Box 2500
Raleigh, NC 27640-5000

Internal Revenue Service
Attn: Special Procedures Staff
320 Federal Place, Room 335
Greensboro, NC 27402

Lowe's / GE Money Bank
Attn: Managing Agent
P.O. Box 103065
Roswell, GA 30076-9065

Lowes/GE Money Bank
Attn: bankruptcy
PO Box 103104
Roswell, GA 30076

Marine Federal Credit Union
Attn: Managing Agent
Po Box 1551
Jacksonville, NC 28541

NC Department of Revenue
Office Services Division
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

NC Employment Security Commission
P.O. Box 26504
Raleigh, NC 27611

RBC Bank
Attn: Managing Agent
Mortgage Loan Department
PO Box 700
Rocky Mount, NC 27802

US Attorney's Office
Middle District
P.O. Box 1858
Greensboro, NC 27402-1858

Wal-Mart GEMB
Attn: Managing Agent
P.O. Box 530927
Atlanta, GA 30353-0927

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Wal-Mart GEMB
Attn: Managing Agent
P.O. Box 530927
Atlanta, GA 30353-0927

Date: February 9, 2011

/s/ A.B. Harrington, III
A.B. Harrington, III 1913